

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

ROBERT S. WALTERS
RUTH R. WALTERS
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.
No Respondents.

Case No.:16-20571

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 26, 2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/21/2016 and confirmed on 3/29/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		65,808.00
Less Refunds to Debtor	206.61	
TOTAL AMOUNT OF PLAN FUND		65,601.39

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,700.00	
Trustee Fee	2,821.88	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,521.88

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA Acct: 7881	0.00	39,386.98	0.00	39,386.98
	PNC BANK NA Acct: 7881	124.76	124.76	0.00	124.76
	VW CREDIT INC Acct: 5876	0.00	17,520.84	0.00	17,520.84
					57,032.58

Priority					
	GARY W SHORT ESQ Acct:	0.00	0.00	0.00	0.00
	ROBERT S. WALTERS Acct:	0.00	0.00	0.00	0.00
	ROBERT S. WALTERS Acct:	206.61	206.61	0.00	0.00
	GARY W SHORT ESQ Acct:	3,700.00	3,700.00	0.00	0.00
	VW CREDIT LEASING LTD Acct: 3911	1,738.30	1,738.30	0.00	1,738.30
	VW CREDIT LEASING LTD Acct: 3911	0.00	0.00	0.00	0.00
					1,738.30

Unsecured					
	DUQUESNE LIGHT COMPANY* Acct: 1091	74.76	0.78	0.00	0.78
	PEOPLES NATURAL GAS CO LLC* Acct: 7781	0.00	0.00	0.00	0.00
	AMERICAN EXPRESS CENTURION BNK Acct: 1007	1,788.72	18.62	0.00	18.62
	AMERICAN EXPRESS Acct: 6643	0.00	0.00	0.00	0.00
	DEPARTMENT STORES NATIONAL BANK Acct: 2186	0.00	0.00	0.00	0.00
	LEGAL TAX SERVICE INC*	0.00	0.00	0.00	0.00

16-20571

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 2906				
	CAPITAL ONE BANK (USA) NA BY AMERIO	4,115.03	42.84	0.00	42.84
	Acct: 6211				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 7617				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 0175				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 3118				
	CITIBANK NA(*)++	0.00	0.00	0.00	0.00
	Acct: 8890				
	DISCOVER BANK(*)	1,778.89	18.52	0.00	18.52
	Acct: 1424				
	DISNEY CREDIT CARD/GECC++	0.00	0.00	0.00	0.00
	Acct: 7617				
	HUNTINGTON NATIONAL BANK(*)	888.40	9.25	0.00	9.25
	Acct: 5493				
	DEPARTMENT STORES NATIONAL BANK	3,660.21	38.10	0.00	38.10
	Acct: 1071				
	AMERICAN WATER CO**	152.19	1.58	0.00	1.58
	Acct: 1089				
	PNC BANK NA	17,189.17	178.94	0.00	178.94
	Acct: 1368				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 3118				
	SYNCHRONY BANK++	0.00	0.00	0.00	0.00
	Acct: 7393				
	HUNTINGTON NATIONAL BANK(*)	0.00	0.00	0.00	0.00
	Acct: 5358				
					308.63

TOTAL PAID TO CREDITORS

59,079.51

TOTAL

CLAIMED 1,738.30

PRIORITY 124.76

SECURED 29,647.37

Date: 04/26/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
 (412) 471-5566
 cmecf@chapter13trusteewdpa.com

Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ROBERT S. WALTERS
RUTH R. WALTERS
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:16-20571

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Robert S. Walters
 Ruth R. Walters
 Debtors

Case No. 16-20571-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dsaw
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 37

Date Rcvd: Apr 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 01, 2019.

db/jdb	+Robert S. Walters, Ruth R. Walters, 5041 Carolyn Drive, Pittsburgh, PA 15236-2505
cr	+PNC Bank, National Association, 3232 Newmark Drive, Miamisburg, OH 45342-5421
cr	+Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
cr	+VW Credit, Inc., 14841 Dallas Parkway, Suite 300, DALLAS, TX 75254-7883
14205502	AMERICAN EXPRESS CENTURION BANK, C/O BECKETT AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
14181304	+American Express, POB 1270, Newark, NJ 07101-1270
14181305	+Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
14181306	+Amexdsnb, 9111 Duke Blvd, Mason, OH 45040-8999
14181307	+Borough of Baldwin, c/o Legal Tax Service, 714 Lebanon Road, West Mifflin, PA 15122-1030
14181309	+Chase Card, Po Box 15298, Wilmington, DE 19850-5298
14295066	+CitiBusiness Card, POB 9001037, Louisville, KY 40290-1037
14181310	+Citicard, POB 9001037, Louisville, KY 40290-1037
14247623	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14181312	+Disney, POB 15153, Wilmington, DE 19886-5153
14181315	+Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999
14246328	+PNC BANK N.A., P.O. BOX 94982, CLEVELAND, OH 44101-4982
14246475	+PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
14181316	+Pennsylvania American Water, POB 371412, Pittsburgh, PA 15250-7412
14181317	+Peoples Gas Company, POB 535323, Pittsburgh, PA 15253-5323
14181318	+Pnc Bank, N.A., 1 Financial Pkwy, Kalamazoo, MI 49009-8002
14181319	+Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703
14181320	+Southwest, POB 15298, Wilmington, DE 19850-5298
14201266	+VW Credit Inc. dba Volkswagen Credit, PO Box 9013, Addison, Texas 75001-9013
14191829	+VW Credit Leasing Ltd, PO BOX 9013, Addison, Texas 75001-9013
14213204	+VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14197476	+E-mail/Text: csc.bankruptcy@amwater.com Apr 30 2019 02:42:45 American Water, PO Box 578, Alton, IL 62002-0578
14181308	E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 30 2019 02:47:00 Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
14210346	E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 30 2019 02:46:37 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14192457	+E-mail/Text: mrdiscen@discover.com Apr 30 2019 02:41:23 Discover Bank, Discover Products Inc, P.O. Box 3025, New Albany Ohio 43054-3025
14181311	+E-mail/Text: mrdiscen@discover.com Apr 30 2019 02:41:23 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14181313	+E-mail/Text: kburkley@bernsteinlaw.com Apr 30 2019 02:42:38 Duquesne Light Company, Payment Processing Center, Pittsburgh, PA 15267-0001
14248215	+E-mail/Text: kburkley@bernsteinlaw.com Apr 30 2019 02:42:38 Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14181314	+E-mail/Text: bankruptcy@huntington.com Apr 30 2019 02:41:59 Huntington Mortgage Co, 7575 Huntington Park Dr, Columbus, OH 43235-2600
14181321	+E-mail/PDF: gecsedirecoverycorp.com Apr 30 2019 02:46:12 Synch/Plcc, Po Box 965024, Orlando, FL 32896-5024
14185212	+E-mail/Text: bankruptcy@huntington.com Apr 30 2019 02:41:59 The Huntington National Bank, P.O. Box 89424, Cleveland, OH 44101-6424
14181323	+E-mail/Text: vci.bkcy@vwcredit.com Apr 30 2019 02:42:14 VW Credit, Inc., 1401 Franlin Blvd., Libertyville, IL 60048-4460
14181322	+E-mail/Text: vci.bkcy@vwcredit.com Apr 30 2019 02:42:14 Vw Credit Inc, 1401 Franklin Blvd, Libertyville, IL 60048-4460

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
 cr PNC BANK NATIONAL ASSOCIATION

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: dsaw
Form ID: pdf900

Page 2 of 2
Total Noticed: 37

Date Rcvd: Apr 29, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 01, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2019 at the address(es) listed below:

Elizabeth Lamont Wassall on behalf of Creditor PNC Bank, National Association pabk@logs.com,
ewassall@logs.com
Gary William Short on behalf of Debtor Robert S. Walters garyshortlegal@gmail.com,
gwshort@verizon.net
Gary William Short on behalf of Joint Debtor Ruth R. Walters garyshortlegal@gmail.com,
gwshort@verizon.net
James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 8